



LOCAL HELP FOR PEOPLE WITH MEDICARE

# ASK SHIP

## YOUR MONTHLY MEDICARE Q&A

**Q. I think I missed Medicare Annual Enrollment, and I really wanted to change my Medicare Advantage Plan. Am I too late?**

**A.** Beginning in 2019, there is now a Medicare Open Enrollment Period, January 1 – March 31. This is different from past years.

In the past, there was a Disenrollment Period January 1 – February 14 which allowed Medicare beneficiaries to drop their current Medicare Advantage plan and go back to Original Medicare.

This new period will allow for one plan change. The new OEP allows individuals enrolled in an MA plan, including newly MA-eligible individuals, to make a one-time election to go to another MA plan or Original Medicare. Individuals using the OEP to make a change may make a coordinating change to add or drop Part D coverage.

As with several government programs, when disenrolling from a Medicare Advantage plan, coverage doesn't begin immediately. It starts on the 1st day of the month following the date the new enrollment request was received.

For example, those requests received in January will become effective on February 1, and those received in February will become effective March.

**If I Drop my Medicare Advantage plan and Switch back to Original Medicare, Would I Be Able to Get a Medigap Policy?**

A Medigap plan is a supplemental insurance policy that helps cover the deductibles and coinsurance payments not covered by Original Medicare. Traditionally, recipients can't have both a Medicare Advantage plan and a Medicare Supplement (Medigap) plan.

You can apply for a Medigap policy with an insurance company. However, you would not have a guarantee of a policy. An insurance company could ask health questions and increase your premium, impose a waiting period for pre-existing conditions, or deny coverage based on your health history.

It's very important to make sure that your application for a Medigap policy has been accepted before your Medicare Advantage plan is cancelled.

If you or someone you know has questions about the new Open Enrollment Period, Medicare Advantage Plans, Medigap Plans or Medicare coverage, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.